

Information to identify the case:

Debtor 1	James D. Hanley		Social Security number or ITIN xxx-xx-2248
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			EIN - - - - -
	First Name	Middle Name	Last Name
United States Bankruptcy Court		District of New Jersey	
Case number: 14-23667-ABA			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

James D. Hanley

12/14/18

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
United States Bankruptcy Court
District of New Jersey

In re:
 James D. Hanley
 Debtor

Case No. 14-23667-ABA
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 19

Date Rcvd: Dec 14, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 16, 2018.

db	+James D. Hanley, 1430 Washington Ave, West Deptford, NJ 08096-1038
cr	+Ditech Financial LLC, Robertson, Anschutz & Schneid, P.L., 6409 Congress Ave.suite # 100, Boca Raton, FL 33487-2853
514895841	+Ar Resources Inc, 1777 Sentry Pkwy W, Blue Bell, PA 19422-2206
514895844	Booth Radiology, PO Box 344, Woodbury, NJ 08096-7344
517749428	+Ditech Financial , LLC, Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
517751735	+Ditech Financial LLC, RAS Citron LLC, Bankruptcy Department, 130 Clinton Road Suite 202, Fairfield, NJ 07004-2927
514895846	+Fein, Such, Kahn & Shepard, PC, 7 Century Dr, Ste 201, Parsippany, NJ 07054-4673
514937324	US DEPT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON WI 53708-8973
514895848	+Us Dept Of Ed/glelsi, 2401 International, Madison, WI 53704-3121

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: usanj.njbankr@usdoj.gov Dec 15 2018 00:00:28 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Dec 15 2018 00:00:25 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
514895843	EDI: BANKAMER.COM Dec 15 2018 04:34:00 Bk Of Amer, Po Box 982235, El Paso, TX 79998
515050147	+EDI: BANKAMER.COM Dec 15 2018 04:34:00 BANK OF AMERICA, N.A., Bankruptcy Department, Mail Stop CA6-919-01-23, 400 National Way, Simi Valley, CA 93065-6414
514895842	+EDI: BANKAMER.COM Dec 15 2018 04:34:00 Bk Of Amer, ATTN: CORRESPONDENCE UNIT/CA6-919-02-4, Po Box 5170, Simi Valley, CA 93062-5170
514895845	EDI: CITICORP.COM Dec 15 2018 04:34:00 Citi, ATTN: CENTRALIZED BANKRUPTCY, Po Box 20363, Kansas City, MO 64195
514895847	EDI: RMSC.COM Dec 15 2018 04:34:00 Green Tree Servicing L, 332 Minnesota St Ste 610, Saint Paul, MN 55101
515154737	E-mail/Text: bankruptcy.bnc@ditech.com Dec 15 2018 00:00:03 Green Tree Servicing, LLC, P.O. Box 6154, Rapid City, SD 57709-6154, Telephone number: 888-298-7785
515090665	EDI: ECAST.COM Dec 15 2018 04:34:00 eCAST Settlement Corporation, POB 29262, New York NY 10087-9262
515094656	EDI: ECAST.COM Dec 15 2018 04:34:00 eCAST Settlement Corporation, assignee, of Citibank (South Dakota), N.A., POB 29262, New York, NY 10087-9262

TOTAL: 10

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 16, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 14, 2018 at the address(es) listed below:

Andrew L. Spivack	on behalf of Creditor GREEN TREE SERVICING, LLC. nj.bkecf@fedphe.com
Andrew Thomas Archer	on behalf of Debtor James D. Hanley aarcher@brennerlawoffice.com, bankruptcy@brennerlawoffice.com;r64966@notify.bestcase.com
Brad J. Spiller	on behalf of Debtor James D. Hanley bankruptcy@brennerlawoffice.com, aarcher@brennerlawoffice.com
Denise E. Carlon	on behalf of Creditor DITECH FINANCIAL LLC dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Denise E. Carlon	on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS SUCCESSOR INDENTURE TRUSTEE TO JPMORGAN CHASE BANK, N.A., AS INDENTURE TRUSTEE FOR THE CWABS REVOLVING HOME EQUITY LOAN TRUST, SERIES 2004-E dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

District/off: 0312-1

User: admin
Form ID: 3180W

Page 2 of 2
Total Noticed: 19

Date Rcvd: Dec 14, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Harold N. Kaplan on behalf of Creditor Ditech Financial LLC hkaplan@rasnj.com,
informationathnk@aol.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
R. A. Lebron on behalf of Creditor BANK OF AMERICA, N.A., as servicer for THE BANK OF NEW
YORK MELLON FKA THE BANK OF NEW YORK AS SUCCESSOR INDENTURE TRUSTEE TO JPMORGAN CHASE BANK, N.A.,
AS INDENTURE TRUSTEE FOR THE CWABS REVOLVING HO bankruptcy@feinsuch.com
Rebecca Ann Solarz on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK
AS SUCCESSOR INDENTURE TRUSTEE TO JPMORGAN CHASE BANK, N.A., AS INDENTURE TRUSTEE FOR THE CWABS
REVOLVING HOME EQUITY LOAN TRUST, SERIES 2004-E rsolarz@kmllawgroup.com
Sindi Mncina on behalf of Creditor Ditech Financial LLC smncina@rascrane.com
TOTAL: 11